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Locating 'community-led housing' within Neighbourhood Plans as a response to England's housing needs

Abstract

Neighbourhood planning has revealed a real demand for connecting local planning with new ways of producing much-needed housing in England. Analysis of the first adopted neighbourhood plans illustrates the desire for connecting housing to local needs, providing 'affordable' accommodation as well as housing for older people, young families and households with disabled residents, the vast majority of whom are not currently well-provided by mainstream commercial residential developments. This paper explores the potential of linking neighbourhood planning and community housing development. It notes that while the desire for change in English housing provision is very evident, the resources and mechanisms to enable more of this to happen from the 'bottom-up' are relatively modest. Finally it considers tensions within these neighbourhood or communal housing provisions, particularly the balance between expertise and democracy, and provides reflection on how such models can co-exist with contemporary housing markets.

The context of housing delivery in England

There is a housing crisis across England with a national need for more dwellings. Population estimates routinely suggest a need for between 250,000-300,000 new homes a year in England, yet only about half this number is being built. In June 2015-16, for example, 139,030 new homes were built (DCLG 2016). Despite consistent increases in recent years (up 6% in the last year), this rate of housebuilding is nowhere near enough. The numbers remain far below previous total completions such as the high of 2006-07 of 219,080, or the 1966 highpoint of 330,120 (DCLG, 2016).

As a consequence of policy changes in the 1970s and 1980s that prioritised market over state provision, private developers currently build the vast majority of new houses. In 2015-16, of the 139,680 homes built, 111,420 (79.9%) were built by private developers; 26,370 (18.9%) by housing associations and 1,890 (1.4%) by local authorities (DCLG, 2016). This stands in sharp contrast to the practices in the late 1960s when there was a much more even split between public and private construction. In 1969-70, for example, local authorities built 135,700 homes, 44% of the overall 306,860, while the private sector built 164,070, or 53% of the total (DCLG, Table 209). When private developers build 80% of current housing, strategic housing policies need to be targeted primarily at the private sector if more houses are to be built.

Responding to this undersupply of new housing, recent Conservative-led governments have reacted to housing developers' concerns that "planning is the problem" (Barker 2004, Cheshire, 2014) by "unblocking" the planning system (Conservative Manifesto, 2015). The chief mechanism for this has been the introduction of the National Planning Policy Framework (NPPF) with its presumption in favour of sustainable development (para 14) coupled with obligations on local planning authorities to maintain a five-year supply of housing consents. The effect of these changes has been a steady increase in the grant of planning permissions, from 253,000 in 2015, up by 5% from 245,000 homes in 2014 (DCLG, 2016). Applications for planning permission are also generally successful (in the first quarter of 2016, 83% of major and minor decisions were granted (DCLG 2016)) and there have been a string of high profile successes on appeal.

Although there is clear political pressure to build more houses, commercial developers are under no requirement to do so and the yearly rates of English house-building lag far behind the planning approvals granted. The Local Government Association, for example, has identified 475,000 homes in England which have been given planning permission but which are yet to be built (LGA, 2016). The reasons for not building housing once permission has been granted include infrastructure requirements, unsuitable land allocations, landowner expectations of future receipts; problems of wider land and site assembly and the variegations of local politics and local partnerships (Monk *et al* (2008)). Commercial strategies, however, are also clearly influential in determining how many houses do (or do not) get built. Further for reasons for the undersupply include the shrinking number of private housebuilders (Archer and Cole, 2014; Ball, 2014); cautious build out rates by private developers (Leishman and Adams, 2008); as well as internal institutional practices and habits by housebuilders themselves (Payne, 2009, Adams et al, 2012).

The local targets that exist are for planning not housing. There is an assumption that if there are sufficient sites where permission would be granted, then housebuilding will follow: if you authorise it, they will build. And yet, this is only an effective strategy if the lack of planning permission is the primary reasons new housebuilding is not taking place. Arguing that commercial context imposes a far greater constraint on major increases in supply, which Governments so desperately want to see, the LGA instead connected the slow development of the 475,000 homes identified in agreed planning approvals in large part with the developers' own assessments of what local market demand might be at given periods. This reinforces Payne's review of private sector site development strategies that are so concerned with maximising financial returns by the

careful management of the pace at which new-build homes would be brought to the market (Payne, 2016). It appears obvious, then, that grants of planning permission are only one reason amongst many that nowhere near sufficient homes are being built to meet housing need.

The effect of this housing production landscape for local communities is, consequently, that unless their location is sufficiently profitable, a private developer will not build new housing and even if new housing is built, it may not be the type of housing the community would prefer (affordable homes or housing for older or disabled people). One option here is for the local authority to collaborate with a housing association to construct housing in locations of need and/or affordability. If this does not occur, however, despite housing need, there may be no supply to meet that demand. It is into these gaps that community housing projects can develop, particularly with the introduction of neighbourhood planning.

Neighbourhood Planning

Neighbourhood planning was introduced into England by the Localism Act in 2011, giving practical effect to one form of localism. Of course, identifying “the” local and any ideology of localism has not meant the same thing to all people, even though these ideas have long been attractive to both right and left of the political spectrum (Davies, 2008, Stoker, 2004). It is true that in many ways neighbourhood planning was the “logical extension” of previous local experiments in community appraisal and planning, particularly in rural areas, particularly under preceding Labour Governments (Gallent, 2016), even if the funding landscape had changed significantly. What became distinctive in 2011, however, was the legal structure – in practice often mediated through individual, discretionary decisions by the Secretary of State – for taking a neighbourhood’s spatial preferences into account.

The Localism Act of 2011 (Chapter 3) first introduced neighbourhood planning. It was introduced to enable communities, who do not currently have a town or parish council, to define a neighbourhood area (with a map), which, once approved by a local authority can become a neighbourhood forum if 21 members who are either resident, employed or democratically elected in the locality, come together to prepare a forum application, which is then approved by the local authority. A neighbourhood forum, town or parish council can then prepare a neighbourhood plan, which, once approved by a planning inspector, can be put to a referendum in the neighbourhood. If the plan receives more than 50% of the votes, it will become binding. So far, the average “yes” vote for neighbourhood plans has been 89%, with an average turnout of 33% (not dissimilar for

local elections). Some communities have enthusiastically taken up the programme, with 126 neighbourhood plans now approved (DCLG, 2015).

There has been some concern about the types of neighbourhoods that have the social and professional capital to bring neighbourhood forums and plans into being, including trenchant academic critique (Davoudi and Cowie, 2013). In particular, there is a concern that the neighbourhood forum should be “representative” with little guidance on what this consists of, particularly since local businesses can also lead their own neighbourhood planning processes (as in Milton Keynes) or contribute to other initiatives. Yet it is important, not to overstate this critique. Neighbourhood planning represents (literally, in the mapping process) a shift in geographical imaginations about government. As Wills (2016) notes, “localist state-craft has opened up political opportunities for a cadre of citizens to engage in the development of their local communities and to reconfigure the balance of power between citizens and the state”. There is optimism here. Once the organisations develop, including people even beyond the life of the neighbourhood plan, there is huge potential. These are, admittedly, tasks for committed community and neighbourhood campaigners.

For those communities that have been able to put together such a plan, it enables them to do two things. The first is to set out planning policies that will have effect in decision taking. The policies must have regard to national planning policy, comply with EU and human rights obligations as well as be in “general conformity with the strategic policies of the Local Plan”. In particular, these plans are meant to promote housebuilding, not restrict it. Consequently, they should not promote less development than set out in the Local Plan or undermine its strategic policies” (NPPF 2012, para 184). Since strategic policies include housing, a neighbourhood should not identify less land for housing than the local plan or national policies require (the Wantage neighbourhood plan was rejected by the inspector in 2016 partly on this basis). However, once conformity with the strategic policies of the local plan has been demonstrated to the satisfaction of the planning inspector, neighbourhood policies “take precedence over existing non-strategic policies in the Local Plan for that neighbourhood, where they are in conflict” (NPPF 2012, para 185).

With the introduction of neighbourhood planning, communities can make their own assessments of housing need setting out fine-grained preferences for new housebuilding. Planning for such provision necessarily meshes numbers with places at a micro-scale. Some neighbourhoods have taken local authority projections, translated through technical processes including OANs (‘objectively assessed need’) and SHMAs (Strategic Housing Market Assessments) to identify local sites for new housing. Others

have taken a more individualised tack, conducting their own surveys of neighbourhood housing need, working with local residents and other local stakeholders (and in some occasions with potential or aspiring incomers), in their efforts to identify local problems and concerns, and then frame potential local solutions. The first Neighbourhood Plans adopted, albeit often undertaken by 'first mover' communities with significant expertise, display a wide variety of communities and plan contents involved under this process (DCLGb, 2015).

The second significant possibility for neighbourhoods introduced by the Localism Act 2011, is that they can grant planning permission through a Neighbourhood Development Order without recourse to the local authority. Going further still, a community organisation – which must be a qualifying body but need not be go through the formal processes to be recognised as a neighbourhood forum or parish council – may grant a Community Right to Build Orders for specific development which complies with the order. Again, both a neighbourhood development order and a community right to build order must win 50% approval in a referendum and so far they have rarely been used. There are, however, a few, emerging examples. In 2014, Cockermouth in Cumbria successfully brought a neighbourhood development order into force for town centre development including housing. In Totnes, meanwhile, a community building order is proceeding towards a referendum as at August 2016. This is an ambitious and creative project, illustrating the potential of these mechanisms. It envisages 62 affordable housing units, employment and commercial workspace, a school for food entrepreneurs as well as a microbrewery, hotel, café, studio space and performance venue on a former dairy site.

Despite these many, and increasing, successes, making the grant of planning permission more likely for communities (should they have the resources to do so), this is only one part of the process. Land supply, assembling finance, enrolling the requisite skilled professionals and setting up governance processes for any project, will be major steps in the development of new housing.

The possibilities of neighbourhood planning

Neighbourhood planning holds the potential for new ways of delivering housing, giving "licence to a model of house-building that promoted small- and medium-sized companies, affordable community-led housing on previously developed sites, rather than the greenfield speculative strategies of the volume builders" (Bradley and Sparling (2016)). Not that this has been all smooth. There has been a significant amount of litigation by some housebuilders in particular, attempting to overturn neighbourhood-led initiatives, in favour of more conventional private sector schemes (Humphreys

(2016)). Housing is needed on such a large scale that the nature of large-scale areas being identified for housing development has developed into a sophisticated process that has marginalised much participation on an equal basis by local communities, in favour of other bodies with more substantial funds. At the margins, however, third sector community-organised housing activities have tended to be flexible enough to accept being influenced by the grain of smaller scale local settings and community relationships.

In particular, neighbourhood plans have demonstrated a different way of “doing” planning, emphasising a different considerations – age ranges, the sights, smell and feel of a neighbourhood as well as making provision for health and happiness rather than focusing solely on the built environment. Neighbourhood plans demonstrate a range of motivations and aspirations that are fundamentally distinct from the explicit business models of the large UK house-building companies (as amply demonstrated in the annual reports of such companies), endemic within the usual delivery frameworks supported by statutory processes (Field, 2015). These range from managing, renovating or creating new dwellings, singly or in groups, through to creating entire new neighbourhoods or even (eco-)villages. Where neighbourhood plans express aspirations that localities maximise opportunities to be ‘inclusive’ in their focus upon local needs and services, the appetites for community-led provision noted by Field (2015) show the practical connections considered appropriate to deliver affordable outcomes for local people.

To ascertain whether community aspirations for local activity to influence local housing supplies can be identified within new neighbourhood plans, Field (2015) looked at the first fifty Neighbourhood Plans adopted in England by mid-2015, from host communities that ranged from 1,000 to 30,000 residents, and that involved the creation of documents containing less than ten core policies to one with over sixty. He found a near-unanimous concern for the availability of affordable and accessible housing supplies that included mention in particular of ‘rural’ housing, ‘sustainable’ housing and Older Peoples’ housing. They then considered the extent to which such plans made any specific mention that local housing provisions in the future could be achieved through community-led initiatives like ‘community land trusts’, self- and custom-build projects, ‘cohousing’ and other models.

Of the first fifty plans, forty-nine had an explicit inclusion of local concerns on the kinds of future housing provision that was sought within their localities. Seven made explicit reference to particular kinds of ‘community-led’ housing provision that the relevant communities wished to endorse as particular means to provide the accountability for

local change that is central to the thrust of Neighbourhood Plans. For example, the Woodcote neighbourhood plan in South Oxfordshire stated that *“one approach to ensuring that new affordable housing provided on the allocated sites in the Plan is subject to a local connection requirement would be a Community Land Trust”*; while the Plan for Winslow in Buckinghamshire wished to allocate *“up to 1 hectare of open market housing land to deliver around 20 custom-build homes”*. Confirming this, Bradley and Sparling (2016) have also found a preference for “brownfield” and small-scale custom-build and affordable housing in neighbourhood plans.

‘Community-led’ housing

How then might different delivery models cascade down from neighbourhood planning initiatives? One possibility is to identify sites suitable for individual, or group, self-build housing provision. Self build housing (also now used synonymously with the more recent term of ‘custom build’) is the stereotypical term for what many of the public perceive to be a future route whereby they could secure a more individualised housing provision, tailored to their individual needs and aspirations. This would be either as an individual ‘self-builder’ (the traditional ‘self build’ variety), undertaking the physical and manual jobs, *or* commissioning a new property to be provided by other constructional agents or build professionals, or buying ‘off plan’ from a developer (the newer ‘custom build’ description). Public surveys regularly demonstrate the interest expressed in ‘self and custom-build housing’ - YouGov regularly reports that up to 75% of the house-buying population are not minded to purchase a property from the volume house-builders, but rarely feel like they have any realistic alternatives (Yougov, 2015). Despite this sentiment, the best guestimates at the moment are that only 7-10% of house completions in the UK are achieved in this manner, compared with much higher percentages of house completions around the rest of Europe, extending up to around 80% of completions in Austria, although even this 7-10% amounts to an output that is on a par with the national outputs of any single one of the large contemporary housebuilder companies (like Persimmon or Barratts).

The various characteristics of ‘self build/custom build’ projects mean that they can offer a ready support to ambitions to provide building opportunities for local households that are a common feature of community-led Neighbourhood Plans, not least given the manner in which specific local land can be identified for local building approaches, based on local knowledge and acquired with local contacts. The inclusive aspect of such planning will also be a ready prop for self-build construction groups using “self-finishing” contracts to reduce build costs, or to link with skill-building and job creation

schemes, or even incorporate “sweat equity” into the calculation of payments for subsequent occupation and ownership.

The new requirements of the Self-build and Custom Housebuilding Act 2015 and the Housing and Planning Act 2016 are also now in force, requiring local authorities to establish ‘self build registers’ to capture local interest and enthusiasm for ‘self- and custom-build’ housing (in this instance this phrase should be read as synonymous with the broader term ‘community-led housing’, given that such ‘registers’ and any responses will be relate to a broad range of community-based housing initiatives). It is intended that these stimulate subsequent practical responses such as the bringing forward of plots of land for use by registered self/custom builders in a reasonable time, or that other opportunities can be created to meet the kind of interests identified. And not all interest is likely to be for complete ‘new-build’ initiatives anyway, and especially in rural areas the rehabilitation of existing but under-utilised property could be a particular inclusion in some Neighbourhood Plans associated with securing the kind of future housing provision wanted by the local community rather than having to accept speculative or destructive new development.

A second form of a collective approach to housing and neighbourhood provision is that of Cohousing and Co-operative housing– the first being a fundamental organization for crafting collaborative neighbourhood-settings (*see* McCamant & Durrett, 1994), and the second a more sustained practical focus on a collective use and management of particular housing properties (*see* CCH, 2009), either as one larger shared household or as a collection of single-household dwellings. Both function in practice through very overt co-operative and mutually-based structures, although they can take a variety of institutional and legal forms. Both have maximised different means of securing long-term ‘asset locks’ on the property that is collectively-owned, although some Cohousing projects have used at times forms of sub-leases that can be traded on the open housing market.

In terms of their relevance to the aspirations noted in many neighbourhood plans, both provide the means to operate the locally-accountable and affordable housing sought by many communities, although English co-operative housing has a consistent longer track record of operating low-cost housing for rent, compared to recent English cohousing projects which have struggled to create new ‘affordable’ rental supply alongside their properties developed for leasehold and collaborative ownership. There is in particular a growing interest in using the collaborative and co-supportive ethos of co-operative and cohousing principles to provide new dwellings and or ‘downsized’ facilities for elderly

community members highlighted in the reports of Neighbourhood Plans than is usually the case with more mainstream proposals for older people's homes or new sheltered care facilities.

Perhaps the greatest potential, however, lies in the use of community land trusts (CLTs), a collective format for ownership of local land or resources invariably focused upon providing affordable housing for the members of their local community (although some CLTs have been established to manage green space or community facilities like pubs and shops). These are predominantly in rural rather than urban areas, though the model can be used in both. Appetite for CLTs is increasing, there are now estimated to be around 170 in the UK, with rapid increases. While enthusiasm for the model proliferates, however, access to land and finance to build the development remains difficult and some of the favourable deals – for both property and grant finance – that were available to early CLT projects are no longer available today at times of apparent austerity. Further, while there are calls to scale up the use of CLTs as community-led responses to the housing crisis, the diversity in situations makes this difficult. There is a growing suggestion that we should understand CLTs as variegated models, rather than assuming a single operational approach (Engelsman et al, 2016).

A key legal feature of CLTs is their intended “asset lock” that looks to secure long-term retention of property ownership with the local collectively-managed body for the benefit of current and future generations, and the local ‘community’ can be as much a temporal community as a spatial one. CLT rules state who may become a member, with a common focus on this being those people living and working in the local community, or those who share the CLT's professed values. All members of the CLT have one vote, with some kind of Committee of Management and an annual general meeting. Most CLTs engage builders to carry out the constructional work required, but some have established ‘self-build’ housing schemes in which CLT members will build to meet the needs of their own households. There are, however, questions to ask about the changing nature of who “the community” may be in each context. Concerns have been raised about CLT criteria for deciding ‘local connection’ preferences for who may live within CLT property (a very strong motivation in local areas). Moore & McKee (2012) have also reported that some CLT provisions have been set above the median income line. Such practices are particularly contentious if land was originally released at a ‘nominal value’ to facilitate inclusive “community” projects.

Many CLT housing initiatives have been able to expand upon pre-existing formats for enabling the provision of local ‘rural housing’ to provide new affordable stock for rural and semi-rural communities. This has been a particular feature distinguishing rural

from urban CLTs - their ability to obtain local sites from supportive land-owners that can gain planning approvals for small-scale development that would not otherwise be available for contemporary approaches to housing development on those sites. It is also a clear asset for bringing CLT practice into the momentum of new neighbourhood plans, such as in the Woodcote example already quoted, and to meeting local desires to frame a challenge to mainstream housing market dynamics through creating a dedicated form of new affordable housing (CLT housing) that local communities can control.

Local communities and local housing governance

It is not a given that a local community will want to assist in the process of delivering new housing in “their” backyard. Neighbourhood planning, while housed in the rhetoric of localism, has clearly been designed to facilitate more planning permissions and housebuilding. This is despite social science research that community resistance to planning – nimbyism – has long been identified as a key obstacle to housebuilding (particularly by volume housebuilders and some economists) (DeVerteuil 2013). One early survey by Turley consultants suggested that over half of the draft plans then published for consultation had ‘protectionist’ agendas, with many being openly anti-development (House of Commons Library, 2016).

Even if land, planning permission and finance is found, there are also on-going issues between expertise and democratic involvement. Not only is planning law and practice (particularly post-NPPF) particularly difficult, there is also a complex system of sticks (particularly the key paragraphs and ensuing litigation from the NPPF as well as conservation and environmental regulations) and carrots (negotiating whether the local authority or the neighbourhood are entitled to retain the proportion of community infrastructure levy funds that are allocated as a consequences of housebuilding as well as the organisational requirements for holding and managing that money) can require an ability and a willingness to engage with local authorities. In practice this can mean that “the usual suspects” take on neighbourhood planning (Gunn et al, 2015).

Even if gaining planning permission is these days much easier to obtain, one of the greatest limitations for community-led housing has been a lack of finance. Funding for neighbourhood planning has been forthcoming (with £22 million awarded in the most recent tranche of funding from 2015-2018), while an estimated £9.3 billion spent annually on housing benefit, subsidising landlords. And yet, Grant Shapps MP in 2010, speaking as Secretary of State of his enthusiasm for community-led housing to the Community Land Trust conference, simply said: “I think in your hearts you know that government funding is not the answer.”

With funding from established streams (including from the Homes and Communities Agency) declining, community groups are often highly reliant on prospective residents financial contributions and debt financing. These realities mean that, increasingly, community land trusts find it exceptionally difficult to build homes for rent, building instead homes for owner occupation or at best shared ownership between the CLT and the resident (who will need to pay both mortgage contributions and rent). Shared ownership has become a widely critiqued tenure due to the complexity of the leases, the use of mortgage protection clauses, the cost of service charges, difficulties in staircasing and the possible loss of all accrued equity in cases of non-payment of rent (Cowan, Wallace and Carr, 2015). Nevertheless, without greater public funding, shared ownership may become more widely used in community-led housing.

A further difficulty for community-led housing initiatives is the difficulty in finding suitable land that can be acquired at a reasonable price. Certainly, given 'third sector innovations', some organisations have been able to advance relationships otherwise closed to individual households, particularly in land acquisition. Bristol Community Land Trust, for instance, acquired the transfer of land at the nominal value of a £1 "peppercorn rent" per annum from the sympathetic support of Bristol City Council. In Leeds, the LILAC co-ownership project (Low Impact Living, Affordable Community) obtained a development loan covering 70 per cent of project costs from Triodos at commercial rates relative to people's ability to pay. The project was then able to secure a £400,000 Energy and Climate Change grant to incorporate straw-bale construction within extensive property insulation as a means to minimise the households' future heating costs. Conversely in Cambridge (Townhus, 2015), the K1 Cohousing development project, whilst able to access land through local authority support for a group-build project, must secure open market income from unit sales to repay a site value set by the local authority as the land-seller "to maximise its receipt, and to recycle it within a given timescale to other Council priorities" (C20 Future Planners (undated)).

Governance of any housing produced can also be complex. One of the most innovative new models in the arena of 'community-led housing' is the Mutual Home Ownership system (MHOS), used by LILAC in Leeds to develop a localised form of intermediate housing product. In this model the Mutual Home Ownership Society owns houses (and land) and issues leases to members. All members then pay 35% of their net income to the Society and are allocated equity shares in the Society dependent on their income and home size. Each household must take on equity of the value of their home's build cost (+/- 10%) and if or when they move on, leavers get the money they pay towards their equity shares, less a calculated amount deducted towards the long-term

maintenance of the property. If they have been resident more than 3 years they get a share of increase or decrease in value of equity shares (which is linked to national earnings the housing market). "All these 35%'s go into a central pot which pays one mortgage we've got with the bank ... That pays the corporate mortgage. So there are no individual mortgages" (Transition Towns, 2014).

Such management structures and their relationships between the wider community and housing residents do raise questions about the continual evolution and innovation of 'community-led' initiatives: "who controls the Community Land Trust or the Mutual Home Ownership Society?" The MHOS model is complex and this version had not been fully tested before its ultimate adoption by LILAC. To support understanding of MHOS, a user-friendly software interface (Dwell) was developed to support members to manage leases and report maintenance issues, and to respond to the many ground-breaking legal and accounting challenges which LILAC has needed to surmount (BSHF, 2015). There is a risk – though there is no evidence of this – that over-reliance on a small group of founders might create work and knowledge hierarchies. When, as in LILAC, there is a commitment to democratic decision-making, detailed planning and shared tasks across a number of task teams, this may be addressed head on, if not always avoided. Invariably, however, with these complex systems a central hub of members oversees the governance of a project, monitors workloads and potential issues as they emerge. The Confederation of Co-operative Housing said, that the "[community rights] programme has placed far too high an expectation on exceptional individuals in communities with existing community skills and commitment. Experience has shown us that for most people such skills need to be nurtured over time." (cited in House of Commons, 2016, para 60). This again gives rise to tensions in the relationship between equity in governance and expertise.

This concern to ensure equity within organisations has long been investigated and addressed. Community land trusts (CLTs), as with the long history of housing co-operatives before them, are generally registered as 'not-for-profit' bodies, with a role to steward resources such as the land asset for the benefit of the wider community, have adopted a framework for being controlled by a board customarily elected by constituent sets of stakeholders: the first will be the interests that made the land available as an asset for community use; the second will be the community's wider members, membership being open to any person or organisation that lives in the geographical community in which the CLT works; and the third can be the residents of homes or users of other CLT assets. The membership of Boards is elected from within each local constituency although, following the experience and structure of CLTs in the United

States, “the rules of the CLT are written to prevent any one constituency group dominating the governance and the decision making of the CLT” (CDS Cooperatives, Third Draft, undated, 6).

Addressing the complexities faced by CLTs, particularly in relation to legitimacy, access to finance and voluntary capacity, has led to an increase in pairings between CLTs and housing associations. Moore (2016) has suggested that this has been broadly productive, arguing that although: “partnerships may be critiqued for standardising community initiatives or for marrying contrasting institutional logics, housing association support has led directly to the growth of the CLT sector and created new frameworks in which communities can pursue local goals” (2016, 1). While there are clearly advantages in partnering with housing associations, there can be implications for housing allocation, once the development is built. Earlier evidence from research on rural exceptions sites, demonstrated that there might be local resistance if housing is allocated to people in housing need, who are not from a very closely defined local area. So, far, civic-minded individuals who are not necessarily seeking to live in the developments themselves have often developed CLTs. If this continues to be the case, allocation disputes may rarely be contentious.

Other ‘community-led’ models with a more individualistic basis for their housing development - single plot self-build housing schemes, or cohousing schemes that have not been able to provide ‘affordable’ units – may invoke other degrees of uncertainty about the extent to which the wider community will be receiving some form of benefit from the new additions. This can complicate how new proposals the members of existing communities view. Distinctions will need to be carefully delineated between ‘community’ (outward looking, providing open access to resources) and ‘communal’ (inward looking, with limitations for wider access to resources). At its heart ‘housing’ is a private resource for the occupying households that does not lend itself to being shared in the way that a community centre or a park might be. Housing, even communal housing, is not a public good as classically understood. Community governance structures and their wider community support need to recognise such distinctions for what they are, and to be ultimately comfortable in what may require recognition within both local politics and local policies.

Concluding Remarks

There is, without doubt, a housing crisis, caused both by an increase in demand (in household formation) as well as in a lack of supply, emphasized by a reliance on private sector provision, which is clearly susceptible to commercial pressures and corporate priorities. Reviews of emerging neighbourhood plans have demonstrated evident

demand and aspiration for community-led housing. However, the conventional models for housing supply (land, permission, finance and skills) premised on open market value (especially at times of austerity) as well as dealings with fragmented “experts” have made delivering these new forms of housing exceptionally difficult.

As this paper has outlined there is both a need and opportunity for community-led housing provision, particularly providing homes for those people not served by the market. Yet training, support and above all finance is needed to make this a reality. Neighbourhood planning may provide more planning permissions but it cannot, by itself, deliver new homes. There are important – and urgent – questions here about whether community or neighbourhood level models can work without subsidy as well as clearer guidance required on land release in support of wider “social value” (which itself has democratic implications if only the socially mobile are involved in CLTs/cohousing)

What is needed is greater thinking about vehicles to deliver housing, that have access to land at affordable prices, making secure housing available to many more than can currently realize these projects. The housing crisis is growing and is likely to worsen as long as supply fails to keep up with demand. The post-BREXIT landscape for housing retains huge uncertainties and risks. Even if household demand declines, private sector appetite for risk in developing more housing may be reduced, leading to fewer new homes being built. Here the third sector – notwithstanding its clear tensions – can contribute to contribute and scale up still further. The current model of housing delivery, primarily predicated on the commercial interests of the private sector, has clearly failed us and is exacerbating the housing crisis. What is needed is more research, thinking and funding to explore the models that can be replicated and scaled up, to provide workable governance models as well as spatial and temporal inclusion.

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